

**ABSTRACT OF THE DISCLOSURE**

A method and apparatus a user or other customer, controller, point-of-sale terminal, etc. to conduct a transaction for the purchase of one or more products and/or services, during which a supplemental product or service to offer a user during a  
5 transaction, either in addition to the products and/or services the user is purchasing or as a replacement to one or more of the products and/or services that the user is purchasing. The method may be implemented in retail embodiment where a user is purchasing products and/or services at a cash register or other point-of-sale terminal. The method may also be implemented in a online embodiment where a user is  
10 purchasing products and/or services using a computer, terminal, telephone or other client or user device and accessing a World Wide Web site, online catalog, interactive voice response unit or system, etc.